













## Extracts.

On the morning of the 25th Nov

started down the river Tan, here about 100 yards broad and 2 feet deep. The boat proceeded slowly, as the sandbanks were numerous, and though drawing one and a half feet of water, was continually aground. The people, whilst I was in Honan, were excessively rude and turbulent, and for five or six days stay at Shih-chia-tsiu had enabled all the country people to know of my presence, they were everywhere looking out for me with most annoying persistency. When we refused to stop, they threw stones and mud, and refused to discontinue till I came on deck and remonstrated with them. At some small towns, where we were obliged to anchor, half the population would turn out and, not only allow us to move, using opprobrious epithets and threatening gestures, I always insisted, however, and as the boats were as soon as possible, but showers of mud and stones showed the temper of the populace. Nor were they pleasant to converse with, but had a loose disorderly appearance, justifying the bad reputation of their province. The country was covered with low hills, and universally cultivated; corn, cotton, grain and crops being the chief articles. (On 2nd December, I arrived at the borders of Hneph, and well pleased to be able to escape from the hands of the lawless economy of Honan. The river then increased somewhat in breadth, but the water continued shallow, and my boat was continually aground. Various kinds of roots were cultivated, and large quantities of ground nuts were being gathered in. The banks were thickly inhabited, large Ch'ais (walled villages) constantly occurring; and the people were polite and courteous. The river now grew sensibly deeper, and large junks were able to proceed. For the two days in the lower portion of the river, the water deepened, and on 12th and 13th December, in the evening, I reached the river Hia, or as it is usually called the Hsing River, and speedily arrived at the anchorage, where the number of vessels was very great, lying ten or twelve deep on both sides of the river, and leaving but a narrow passage free. I soon landed to walk to Fan-cheng, situated about two miles above it. By this means, I had an excellent opportunity of surveying the geography of the place, and the situation of both towns. They are situated on opposite sides of the river, and Fan-cheng bears much the same resemblance to Seng-yang-fu that Hankow does to Wu-chang; in both cases, all the trade is in the town, whilst yamens, walls, and dignity belong to the city. A lofty and picturesque amphitheatre of hills extending on to the south-west, surrounds three miles of the plain, close under which about two miles from the river is Seng-yang-fu, Fan-cheng being close to the river. Floods are common, and there is a vast plain of soft merraceous

On 5th December, at last got off down the river, and on getting clear of the junks, I was astonished to perceive how, the river extended in breadth; it was more than a mile broad, but shallow and full of sand banks. I was assured that the channels with 10 feet of water, but the navigation when water is low, would be hazardous and perhaps impracticable; five miles brought me to some hills forming the termination of the amphitheatre of hills round Fan-cheng; they were of no great height, but possessed a building stone of a good red colour; passed several junks with a curious twisted stem, used for navigating the rapids and tunnels and to some extent, the same several of them about here. The river became again considerably, and became, consequently, deeper, but great tracts of land at the side showed the extent of the summer inundations. My boatman was full of the stories of a famous temple in Wu-Tan-shan, about 50 miles from Seng-Yang-Foo, with floors of marble and gilded furniture. Any person proceeding there to ridicule or steal is certain to soon find himself in a predicament, as happened to a friend of his who went there to see an ungenerous heart, and when entering the room where a great image was, had red mist before his eyes, and was unable to see it; after his return home, his house was burnt down. Also, of the filial piety of another man who, to save the life of his parents, suffering from a dangerous illness, went several days without food, and climbed the hills to seek the high gods, with a saddle and quantity of chains on his back, and bit through his cheeks. After his prayers, his cheeks and sores were healed instantly, and his parents recovered. The river now widened again. Though the country was pretty and undulating, it could not be called hilly; the broad tracts of sand on either side showed where the water eroded the soil. The river was a junk full of Hupai people, passing to the desolate untended lands of Ching-han; done of their own freewill, and not assisted by government. A few hills of sandstone appeared near the river; and large numbers of junks proceeding up the river. I counted 80 in one reach, the majority of them taking lambos and Hunan coal. I proceeded ashore here and saw nothing very remarkable. The country was higher than the river country, and small islands were looking prosperous and pretty. Sixty-one *li* more brought me to Wei-ho-hou, where was a low range of hills of red sandstone, producing, I was assured; a kind of earth coal used at An-hsi-hu, 40 *li* further down and about 40 *li* from the river, for making coarse pottery, made at that city. After passing Wei-ho-hou the great stretches of land on either side were small islands, bounded, being at the same time much deeper and more easily navigable; it was about 600 yards broad, I should imagine. The confinement of the water, however, within narrower limits, soon produced a result which is inevitable when rivers are thus interfered with. The stream became considerably

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**VICTORIAN GOLD COMPANIES.**—In the Cockatoo Creek district, in Gipps Land, the last newly-discovered gold field of the colony of Victoria—the great chain is the Crown Reef Mine, which has elapsed in yields nearly every ounce being in Victoria. This company is composed of 10,000 shares, paid up to £22 s. each, and held by 75 persons. In 1872 it paid upwards of 2105,000 in dividends, and in 1873, up to the 23rd of February, it paid over 9,000. The average yield of gold is 64 oz. per ton of quartz crushed. One shareholder holds nearly one-fourth of the mine, and another nearly one-eighth. It would be important to name the numerous companies now so profitably working at Sandhurst. The first Extended Hunters-Tribute Mine, the gold from which since October last, when the mine was found, has been exceedingly large, maintaining the same position as the leading mine of the colony, its last return for the fortnight ending the 24th of February having been 46 oz.

**Insurances:**

**IMPERIAL FIRE INSURANCE CO.**  
We insure Houses and other Buildings' Goods, Wines, Merchandise, Manufactures, Furniture, Plate, Jewellery, and all kinds of property, on Dock, and the Cargoes of such Ships; also, Ships Building and Repairing; Barges and other Vessels on Navigable Rivers and Canals, and Floating Dock Ships in Port-Harbours, Great Britain and Ireland, and throughout Great Britain and India, and ALL PORTFOLIOS, FROM LOSS OR DAMAGE BY FIRE.  
The undersigned Agents for the above Company are prepared to grant Policies according to the extent of \$50,000 on any one fire risk as Risk.

**GIBBS, LIVINGSTON & Co.**  
London, 1st January, 1874.

**NOTICE.**

**IMPERIAL FIRE OFFICE**  
R/R/M and after this date the following rates will be charged SHORT PERIODS Insurance, viz.—  
of exceeding Ten days 1 of the annual rate  
of exceeding 1 month 1 of the annual rate  
of exceeding 2 months 1 do. do.  
of exceeding 3 months 1 do. do.  
of exceeding 4 months 1 do. do.  
of exceeding 5 months 1 do. do.  
of exceeding 6 months the full annual rate.

**GIBBS, LIVINGSTON & Co.**  
*Agents, Imperial Fire Insurance Company.*  
675 Hongkong, 13th August, 1869.

73, LEADENHALL STREET, LONDON.  
ESTABLISHED 1843.

THE Undersigned is authorised to accept risks on behalf of this Office, by Fire Insurance Steamers and Sail Ships.

A. MOLLER, Agent.

Hongkong, 1st July 1857.

SPECIAL FIRE INSURANCE COMPANY  
INCORPORATED IN THE ISLES OF MAN.

NOTICE further notice the following Annual Rates will be charged for Fire Insurance

Attached & semi-detached Dwelling Houses removed from town, and their contents. } 1 per cent.  
or dwelling Houses, used strictly as such and their contents. } 2 per cent.  
Shops, Offices, Stores, &c., and their contents. } 1 per cent.

GIBB, LEVINGSTON & Co.,  
Agents for the Royal Assurance Company,  
86-4 Queen's Road, 7th March, 1855.

NOTICE.

ROYAL ASSURANCE COMPANY.

THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice—viz.—

Attached and semi-detached Dwelling Houses, removed from town, and their contents. } 1 percent.  
Dwelling Houses (similarly situated) and their contents } 2 percent.  
Shops and Godowns and their contents } 1 percent.

The above Risks by Special arrangement, at the following rates will be charged for SHORT PERIOD POLICIES—

Exceeding 10 days till 1st per cent.  
From 1 month to 3 months 1 per cent.  
Over 3 months, and not over 6 months, 2 " "  
Over 6 months, and not over 9 months, 3 " "  
Over 9 months, and not over 12 months, 4 " "

ROBT S. WALKER & Co.,  
Agents, Royal Assurance Company,  
176-3 Hongkong, 15th September, 1859.

PROTECTOR'S MUTUAL MARINE INSURANCE COMPANY OF SAN FRANCISCO.

ENGAGED EXCLUSIVELY IN MARINE INSURANCE.

Paid up Capital—\$500,000,000.

THE Undersigned having been duly appointed Agents of this above Company, are prepared to accept Marine Risks on the usual terms.

OLYPHANT & Co.,  
29-29 Hongkong, 2nd July, 1859.

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|                          |                     |                    |
|--------------------------|---------------------|--------------------|
| San Francisco & Tientsin | Thales,             | Baron Brit.        |
| Co                       | Tweed,              | Duff Brit.         |
| Holts                    | Arnie South,        | Cotton Brit.       |
|                          | James Bragdon, Dan. | Brit.              |
|                          | Aurizius,           | Henkford Brit.     |
|                          | Francis Hamy,       | Quayle Brit.       |
|                          | Prokjet,            | Johnston Brit.     |
| Nicolaiefak              | Gavila,             | Hosanna Brit.      |
| Co                       | Ida F. Taylor,      | Anderson tur.      |
| San Francisco            | Johnston,           | Johnston Brit.     |
|                          | Katherine,          | Gerstengren Brit.  |
|                          | Opam Mroger,        | Wells Brit.        |
| Bangkok                  | St. J. Jones,       | St. J. Jones Brit. |
| Taiwan                   | Wan Tsurar,         | Vanderwood Brit.   |
| W'poo & Callao           |                     |                    |
| Jaigon                   | Alinta,             | Vogt Brit.         |
|                          | Chow-fu,            | Hakstok Brit.      |
|                          | Crivile,            | Johnston Brit.     |
|                          | Alexop Brusar,      | Conrad Brit.       |
|                          | Northfield,         | Oatard Brit.       |
|                          | San Lourenco,       | Leolomon Brit.     |
|                          | Spirits of the Age, | Jocanson Brit.     |
|                          | Tharsild,           | Anderson Brit.     |
|                          |                     |                    |
|                          | Asael,              | Ridgh Brit.        |
| Jaigon                   | Cebaloria,          | Overbeck Brit.     |
|                          | Kroms,              | N. G. G.           |
|                          | Georges,            | Dugosa Brit.       |
|                          | Glaris,             | Chapman Brit.      |
| W'poo & Tientsin         | Adelaid,            | Lehman Brit.       |
| Yokohama                 |                     |                    |
| Manila                   |                     |                    |
|                          |                     | the most<br>of the |
| Jaigon                   | Adelo,              | Mill.              |
| Manco, &c.               | Adelaz,             | Mc stall.          |
|                          | Blach Adler,        | Moore Brit.        |
|                          | Charles Barkin,     | Flachner Brit.     |
|                          | Kissam,             | Macdonald Brit.    |
|                          | Colombia,           | Youngson Brit.     |
|                          | Cathy Clark,        | Scott Brit.        |
| Foochow, &c.             | Eleonor,            | Nash Brit.         |
| Foochow                  | Ema,                | Sproule Brit.      |
| Manco, &c.               | James Augustus,     | Scott Brit.        |
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|                          | Gungner,            | Tresson Brit.      |
|                          | Island City,        | Scott Brit.        |
|                          | Jacot Yot,          | McDonald Brit.     |
|                          | James of Lawler,    | Dixon Brit.        |
|                          | Leicester,          | Caddy Brit.        |
| W'poo & London           | Karl Stern,         | Brit.              |
|                          | Mervae,             | Brit.              |
| W'poo & London           | Newbury,            | Brit.              |
|                          | Nyborg,             | Dan. sch.          |
|                          | Ormer,              | Hayes Dan.         |
|                          | Quinn,              | Brit.              |
| Jaigon                   | Rama,               | Elford Brit.       |
|                          | Sakada,             | Brit. ved.         |
|                          | Stam,               | Scott Brit.        |
| San Francisco:           | Therapies,          | Karl Brit.         |
|                          | Takadima,           | Brit.              |
| San Francisco            | Takadima,           | Brit.              |
| Yokohama                 | Weymouth,           | Kemball Brit.      |
| Sydney                   |                     | Brit.              |
|                          | Alexander,          | Brit.              |
|                          | Kita Lange,         | Brit.              |
|                          | John J.,            | Brit.              |
|                          | St. A. Am,          | Brit.              |
|                          | Elza,               | Bowen Brit.        |

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|---|---------------|
| 775D, Leprosit & Co   |               |
| 825Jinh Hurd & Co   |               |
| S.W.A. (CO)   |               |
| <i>part on 20th May, 1872.</i>  |               |
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| 415 Bradley & Co  |               |
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| 506 Frewin & Co   | Shanghai      |
| 383 Dicks & Kruger  | Chefoo        |
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| 328 Dicks & Kruger  | Tokio         |
| 329 Vines & Co  |               |
| 331 Vincent & Co  | Shanghai      |
| <b>AMORY.</b>   |               |
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| 11 Russell & Co   | Hankow        |
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| 490 Fraser & Co   |               |
| 441 Burpee Co., Limited   |               |
| 322 Morton, Lewis & Co  |               |
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| 624 E. C. Mackenzie & Co  |               |
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| 94 Adamson, Birt & Co   |               |
| 64 Chapman, King & Co   |               |
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| <i>part on 24th May, 1872.</i>  |               |
| 1878 Order  |               |
| 718 Order   |               |
| 303 Order   |               |
| 212 Order   |               |
| 472 Order   |               |

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